

IN THE SPECIFICATION

Please amend the second full paragraph that begins at page 4, line 8, as follows:

Referring to Figure 1, a system in accordance with an embodiment of the present invention is illustrated. Server 100 can be a mainframe, minicomputer, microcomputer (such as a personal computer or workstation), or other computing device, or a plurality of computing devices connected together by a network, such as an ethernet work, or by other means, running an operating system such as a version of Microsoft Windows or a version of Unix, but is typically a risc-based midrange Sun server running Sun Solaris (Unix), such as a Sun Enterprise 250 running Solaris 8. Server 100 includes processor 102, which can be a risc-based processor or ~~(Pentium~~ (or Pentium or better x86 processor) and memory 104 connected to processor 102. Memory 104 can be any form of temporary memory, such as random access memory, or permanent storage, such as a hard drive, but is typically a continuation of both. Stored in memory 104 is liquidity software 106 and liquidity database 108.